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STATE OF CALIFORNIA
SACRAMENTO, OCTOBER 25, 1917
ATTORNEY GENERAL, CALIF.
LOS ANGELES

The Grand Jury charges:

COUNTS ONE through TWENTY-SIX

[18 U.S.C. §§ 1344(2), 2(a)]

A. THE SCHEME TO DEFRAUD

28 1. Beginning on a date unknown to the Grand Jury, and

1 continuing through and including on or about July 18, 2002, in
2 Los Angeles County, within the Central District of California,
3 and elsewhere, defendants ANDREA LORRAINE AVERY, also known as
4 ("aka") "Eileen Burke," aka "Donna Browning," aka "Rene Bell,"
5 aka "Susie Allen" ("AVERY"), KIRKLAND CHARLES, aka "Kirkland
6 Anthony Charles," aka "Senwosret Ausar" ("CHARLES"), WILLIAM EARL
7 GORDON, aka "Earl Gordon" ("GORDON"), BILL JAMES RELEFORD, JR.
8 ("RELEFORD"), ANNITA HAWES, aka "Kym Marie Edwards" ("HAWES"),
9 and JAMES ARTHUR BOOKER ("BOOKER"), together with others known
10 and unknown to the Grand Jury, each aiding and abetting the
11 other, knowingly and with intent to defraud executed a scheme to
12 obtain moneys, funds, credits, assets, securities, and other
13 property owned by and in the custody and control of Bank of
14 America ("BofA") and Wells Fargo Bank ("WFB") by means of
15 material false and fraudulent pretenses, representations, and
16 promises, and the concealment of material facts.

17 2. The fraudulent scheme operated in the following manner:

18 a. One or more co-schemers would obtain Social
19 Security numbers, dates of birth, and other personal identifying
20 information belonging to other persons without those persons'
21 consent, knowledge, or authorization.

22 b. Defendant AVERY or another co-schemer would then
23 use this personal identifying information to complete and submit
24 applications for lines of credit from BofA or WFB ("the
25 applications"). Defendant AVERY or another co-schemer would
26 falsely sign a name other than his or her own on the
27 applications, and would falsely represent that a person other
28 than himself or herself would serve as the guarantor of the line

1 of credit requested in each application. Defendant AVERY or
2 another co-schemer would falsely represent in each of the
3 applications that the guarantor owned and operated a business
4 that the guarantor did not, in fact, own or operate ("the
5 businesses"). Defendant AVERY or another co-schemer would
6 falsely represent revenues generated by each of the businesses in
7 each of the applications. Defendant AVERY or another co-schemer
8 would obtain and then transmit to BofA and WFB fraudulent tax
9 documents relating to revenues generated by the businesses to
10 falsely make it appear as though the businesses were in fact
11 operational.

12 c. After the applications were submitted, defendants
13 AVERY and CHARLES and other co-schemers would communicate with
14 BofA and WFB representatives and falsely pose as the guarantors
15 of the applications or as representatives of the businesses.
16 When BofA and WFB representatives would ask to visit and inspect
17 an office belonging to one of the businesses, defendants AVERY
18 and CHARLES and other co-schemers would set up offices made to
19 appear to belong to that business, would allow the BofA and WFB
20 representatives to visit the office, and would falsely state to
21 the BofA and WFB representatives that the office belonged to that
22 business.

23 d. When the applications were approved and lines of
24 credit were extended by BofA and WFB, defendant AVERY and the co-
25 schemers would write checks and cause checks to be written from
26 the victim credit line accounts to defendant AVERY and to her co-
27 schemers, including to defendants CHARLES, GORDON, RELEFORD,
28 HAWES, and BOOKER, who would then deposit the checks and provide

1 a percentage of the funds to defendant AVERY.

2 e. As a result of this scheme, BofA and WFB sustained
 3 combined actual losses of at least approximately \$3,096,347.

4 B. THE EXECUTION OF THE SCHEME

5 3. On or about the following dates, within the Central
 6 District of California, and elsewhere, defendants AVERY, CHARLES,
 7 GORDON, RELEFORD, HAWES, and BOOKER, and others known and unknown
 8 to the Grand Jury, each aiding and abetting the other, committed
 9 and willfully caused others to commit the following acts, among
 10 others, each of which constituted an execution of the fraudulent
 11 scheme:

<u>COUNT</u>	<u>DATE</u>	<u>ACT</u>
ONE	5/18/01	Submission to BofA of a Bank of America Advantage Business Credit Application and Agreement for a business named Lintium Micro Systems, listing C.P. as president and sole owner of the business, and made to appear to bear C.P.'s signature
TWO	5/31/01	Submission to BofA of purported United States Corporation Income Tax Return for Lintium Micro Systems, identifying C.P. as sole owner
THREE	6/27/01	Deposit of check #1005, made payable to "The Alan Kemp Group" in the amount of \$6,000, drawn on BofA checking account number xxxxxxx5066 for Lintium Micro Systems, which was funded by line of credit account number xxxxxxxxxxxxxxx57001
FOUR	6/27/01	Deposit of check #1003, made payable to "Bill J. 'William' Releford" in the amount of \$10,000, drawn on BofA checking account number xxxxxxx5066 for Lintium Micro Systems, which was funded by line of credit account number xxxxxxxxxxxxxxx57001

1	FIVE	6/27/01	Deposit of check #1007, made payable to "CCA Wireless" in the amount of \$7,000, drawn on BofA checking account number xxxxxx5066 for Lintium Micro Systems, which was funded by line of credit account number xxxxxxxxxxxxxxx57001
2	SIX	7/21/01	Deposit of check #1028, made payable to "James Booker" in the amount of \$3,000, drawn on BofA checking account number xxxxxx5066 for Lintium Micro Systems, which was funded by line of credit account number xxxxxxxxxxxxxxx57001
3	SEVEN	12/28/01	Submission to WFB of a Loan Application for a business named A&A Development Corp., listing T.I. as president and sole owner of the business, and made to appear to bear T.I.'s signature
4	EIGHT	1/28/02	Deposit of check #6109, made payable to "Construction Repair Services" in the amount of \$4,455, drawn on a WFB business credit line account for A&A Development Corp., line of credit account number 5474xxxxxxxx36885/7648xxxxx36885
5	NINE	1/28/02	Deposit of check #6110, made payable to "Construction Repair Services" in the amount of \$2,445, drawn on a WFB business credit line account for A&A Development Corp., line of credit account number 5474xxxxxxxx36885/7648xxxxx36885
6	TEN	1/29/02	Deposit of check #6101, made payable to "The Alan Kemp Group" in the amount of \$3,000, drawn on a WFB business credit line account for A&A Development Corp., line of credit account number 5474xxxxxxxx36885/7648xxxxx36885
7	ELEVEN	1/30/02	Deposit of check #6102, made payable to "Kym Edwards" in the amount of \$4,000, drawn on a WFB business credit line account for A&A Development Corp., line of credit account number 5474xxxxxxxx36885/7648xxxxx36885
8	TWELVE	2/11/02	Deposit of check #6113, made payable to "The Alan Kemp Group" in the amount of \$2,500, drawn on a WFB business credit line account for A&A Development Corp., line of credit account number 5474xxxxxxxx36885/7648xxxxx36885

1	THIRTEEN	3/22/02	Submission to BofA of a Bank of America Advantage Business Credit Application and Agreement for a business named Howling Moon, Inc., listing M.F. as president of the business, and made to appear to bear M.F.'s signature
2	FOURTEEN	3/22/02	Submission to BofA of a Bank of America Advantage Business Credit Application and Agreement for a business named California Podiatry of Diabetes Foot, listing P.U. as president and sole owner of the business, and made to appear to bear P.U.'s signature
3	FIFTEEN	5/30/02	Deposit of check #112, made payable to "Bill J. Releford" in the amount of \$38,750, drawn on BofA direct deposit account number xxxxxxx8949 for California Podiatry of Diabetes Foot, which was funded by line of credit account number xxxxxxxxxxxxxxx47001
4	SIXTEEN	5/30/02	Deposit of check #102, made payable to "Kirkland Charles" in the amount of \$2,500, drawn on BofA direct deposit account number xxxxxxx8949 for California Podiatry of Diabetes Foot, which was funded by line of credit account number xxxxxxxxxxxxxxx47001
5	SEVENTEEN	5/30/02	Deposit of check #103, made payable to "Bareka Holdings" in the amount of \$2,500, drawn on BofA direct deposit account number xxxxxxx8949 for California Podiatry of Diabetes Foot, which was funded by line of credit account number xxxxxxxxxxxxxxx47001
6	EIGHTEEN	6/18/02	Deposit of check #106, made payable to "The Alan Kemp Group" in the amount of \$4,000, drawn on BofA direct deposit account number xxxxxxx8949 for California Podiatry of Diabetes Foot, which was funded by line of credit account number xxxxxxxxxxxxxxx47001
7	NINETEEN	6/18/02	Deposit of check #107, made payable to "Andrea Avery" in the amount of \$2,800, drawn on BofA direct deposit account number xxxxxxx8949 for California Podiatry of Diabetes Foot, which was funded by line of credit account number xxxxxxxxxxxxxxx47001"

1	TWENTY	6/18/02	Deposit of check #121, made payable to "William Gordon" in the amount of \$500, drawn on BofA direct deposit account number xxxxxx8949 for California Podiatry of Diabetes Foot, which was funded by line of credit account number xxxxxxxxxxxxxxx47001
2	TWENTY-ONE	6/20/02	Deposit of check #349, made payable to "Kirkland Charles" in the amount of \$2,500, drawn on BofA direct deposit account number xxxxxx6841 for Howling Moon, Inc., which was funded by line of credit account number xxxxxxxxxxxxxxx97001
3	TWENTY-TWO	6/20/02	Deposit of check #1003, made payable to "Andrea Avery" in the amount of \$2,500, drawn on BofA direct deposit account number xxxxxx6841 for Howling Moon, Inc., which was funded by line of credit account number xxxxxxxxxxxxxxx97001
4	TWENTY-THREE	6/20/02	Deposit of check #1005, made payable to "The Alan Kemp Group" in the amount of \$5,000, drawn on BofA direct deposit account number xxxxxx6841 for Howling Moon, Inc., which was funded by line of credit account number xxxxxxxxxxxxxxx97001
5	TWENTY-FOUR	6/27/02	Deposit of check #1012, made payable to "William Gordon" in the amount of \$9,500, drawn on BofA direct deposit account number xxxxxx6841 for Howling Moon, Inc., which was funded by line of credit account number xxxxxxxxxxxxxxx97001
6	TWENTY-FIVE	7/18/02	Deposit of check #128, made payable to "Bill J. Releford" in the amount of \$1,500, drawn on BofA direct deposit account number xxxxxx8949 for California Podiatry of Diabetes Foot, which was funded by line of credit account number xxxxxxxxxxxxxxx47001
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1 COUNT TWENTY-SIX

2 [18 U.S.C. §§ 1014, 2(b)]

3 On or about May 18, 2001, in Los Angeles County, within the
4 Central District of California, and elsewhere, defendant ANDREA
5 LORRAINE AVERY, also known as ("aka") "Eileen Burke," aka "Donna
6 Browning," aka "Rene Bell," aka "Susie Allen" ("AVERY"),
7 knowingly made, and caused to be made, a false statement and
8 report for the purpose of influencing the action of Bank of
9 America ("BofA") in connection with an application, advance,
10 discount, purchase, purchase agreement, repurchase agreement,
11 commitment, and loan, in that defendant AVERY falsely submitted
12 an application for a business line of credit from BofA for a
13 business named Lintium Micro Systems, Inc., which named C.P. as
14 the company's owner and president, and which was made to appear
15 to bear the signature of C.P., when in truth and in fact, as
16 defendant AVERY then well knew, C.P. did not in fact own any
17 business named Lintium Micro Systems, Inc., nor did C.P. submit
18 or sign the application for the business line of credit, know of
19 its submission, or otherwise authorize that defendant AVERY or
20 any other person submit the application.

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1 COUNT TWENTY-SEVEN

2 [18 U.S.C. §§ 1014, 2(b)]

3 On or about December 28, 2001, in Los Angeles County, within
4 the Central District of California, and elsewhere, defendant
5 ANDREA LORRAINE AVERY, also known as ("aka") "Eileen Burke," aka
6 "Donna Browning," aka "Rene Bell," aka "Susie Allen" ("AVERY"),
7 knowingly made, and caused to be made, a false statement and
8 report for the purpose of influencing the action of Wells Fargo
9 Bank ("WFB") in connection with an application, advance,
10 discount, purchase, purchase agreement, repurchase agreement,
11 commitment, and loan, in that defendant AVERY falsely submitted
12 an application for a business line of credit from WFB for a
13 business named A&A Development Corp., which named T.I. as the
14 company's owner and president, and which was made to appear to
15 bear the signature of T.I., when in truth and in fact, as
16 defendant AVERY then well knew, T.I. was not in fact the owner or
17 associate of any business named A&A Development Corp., nor did
18 T.I. submit or sign the application for the business line of
19 credit, know of its submission, or otherwise authorize that
20 defendant AVERY or any other person submit the application.

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1 COUNT TWENTY-EIGHT
2 [18 U.S.C. §§ 1014, 2]

3 On or about March 22, 2002, in Los Angeles County, within
4 the Central District of California, and elsewhere, defendants
5 ANDREA LORRAINE AVERY, also known as ("aka") "Eileen Burke," aka
6 "Donna Browning," aka "Rene Bell," aka "Susie Allen" ("AVERY"),
7 KIRKLAND CHARLES, aka "Kirkland Anthony Charles," aka "Senwosret
8 Ausar" ("CHARLES"), and BILL JAMES RELEFORD, JR. ("RELEFORD"),
9 each aiding and abetting the other, knowingly made, and caused to
10 be made, a false statement and report for the purpose of
11 influencing the action of Bank of America ("BofA") in connection
12 with an application, advance, discount, purchase, purchase
13 agreement, repurchase agreement, commitment, and loan, in that
14 defendants AVERY, CHARLES, and RELEFORD falsely submitted an
15 application for a business line of credit from BofA for a
16 business named California Podiatry of Diabetes Foot, which named
17 P.U. as the company's owner and president, and which was made to
18 appear to bear the signature of P.U., when in truth and in fact,
19 as defendants AVERY, CHARLES, and RELEFORD then well knew, P.U.
20 was not in fact the owner or associate of any business named
21 California Podiatry of Diabetes Foot, nor did P.U. submit or sign
22 the application for the business line of credit, know of its
23 submission, or otherwise authorize that defendants AVERY,
24 CHARLES, and RELEFORD, or any other person submit the
25 application.

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1 COUNT TWENTY-NINE
2 [18 U.S.C. §§ 1014, 2]

3 On or about June 17, 2002, in Los Angeles County, within the
4 Central District of California, and elsewhere, defendants ANDREA
5 LORRAINE AVERY, also known as ("aka") "Eileen Burke," aka "Donna
6 Browning," aka "Rene Bell," aka "Susie Allen" ("AVERY"), and
7 WILLIAM EARL GORDON, aka "Earl Gordon" ("GORDON"), each aiding
8 and abetting the other, knowingly made, and caused to be made, a
9 false statement and report for the purpose of influencing the
10 action of Bank of America ("BofA") in connection with an
11 application, advance, discount, purchase, purchase agreement,
12 repurchase agreement, commitment, and loan, in that defendants
13 Avery and Gordon falsely submitted an application for a business
14 line of credit from BofA for a business named Howling Moon, Inc.,
15 which named M.F. as the company's owner and president, and which
16 was made to appear to bear the signature of M.F., when in truth
17 and in fact, as defendants Avery and Gordon then well knew, M.F.
18 was not in fact the owner or associate of any business named
19 Howling Moon, Inc., nor did M.F. submit or sign the application
20 for the business line of credit, know of its submission, or
21 otherwise

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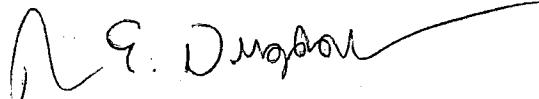
1 authorize that defendants AVERY and GORDON, or any other person
2 submit the application.

3 A TRUE BILL
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7 Foreperson

8 ANDRÉ BIROTE JR.
9 United States Attorney

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11 ROBERT E. DUGDALE
12 Assistant United States Attorney
13 Chief, Criminal Division

14 RODRIGO A. CASTRO-SILVA
15 Assistant United States Attorney
16 Chief, Organized Crime Drug Enforcement
17 Task Force Section

18 LANA MORTON-OWENS
19 Assistant United States Attorney
20 Violent and Organized Crime Section

21 BENJAMIN R. BARRON
22 Assistant United States Attorney
23 Organized Crime Drug Enforcement
24 Task Force Section

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